

I. Amendments to the Claims:

This listing of claims replaces without prejudice all prior versions and listings of claims in the application:

Listing of Claims:

Claims 1-6 (Cancelled).

Claim 7 (Currently Amended) A method for providing a second PIN number from a POS terminal in communication with a host server ~~an electronic clearing house~~, to a patron of said POS terminal, without hardware changes to said POS terminal and without such POS terminal contacting a telephone service provider prior to ; or during the dispensing of said second PIN number to said patron, to permit said patron access via said second PIN number to a fixed quantity of prepaid telephone time from at least one of a plurality of said telephone service providers ~~provider~~, said POS terminal vending items other than second PIN numbers, said method comprising in combination:

- a) ordering a pre-determined amount of telephone time from each of a plurality of telephone service providers ~~provider~~, wherein each of the plurality of telephone service providers has ascribed b) ~~ascribing~~ second PIN numbers to individual allotments of telephone time; ~~together totaling substantially the ordered pre-determined amount of telephone time from said telephone service provider, and~~
- b) thereafter, causing supplying the ascribed second PIN numbers to be supplied to the host server in a common form ~~said telephone service provider~~, each of said

second PIN numbers when provided to a patron of such POS terminal during a transaction and subsequently supplied by the patron to the telephone service provider adapted to allow telephone service for said patron for said individual allotment of telephone time,

c) ~~storing~~ causing said second PIN numbers to be stored in the common form on the a host server which interfaces with said POS terminal;

d) ~~querying~~ causing a patron of such POS terminal, who accesses the POS terminal by providing the POS terminal with an encoded credit card or bank debit card and a first PIN number, to be queried as to whether the patron wishes to purchase telephone time;

e) in response to input from said patron desiring to purchase telephone time, causing ~~querying~~ said patron to be queried as to whether the patron desires to charge the patron's credit card or debit the patron's bank account;

f) in the event that the patron desires to charge the patron's bank account, causing the host server to cause a verification ~~verifying~~ that the patron has sufficient funds to purchase said quantity of telephone time, and cause a debiting of such account;

g) in the event the patron desires to charge the patron's credit card, causing the host server to cause a verification ~~verifying~~ that the quantity of time desired to be purchased may be charged to said credit card, and cause a charging of said credit card;

h) upon satisfaction of f) or g) above, causing the host server to select ~~selecting~~ one of said second PIN numbers; and

i) ~~providing~~ causing said selected second PIN number to be provided from the host server to such patron by printing said second PIN number on said POS terminal's existing account statement printer or alternatively displaying said second PIN number on said

POS terminal's visual display.

Claim 8 (Cancelled).

Claim 9 (Currently Amended) The method as claimed in claim 7, wherein said step f) comprises the step of causing the host server to cause a verification of verifying that the patron has sufficient funds to purchase said quantity of telephone time comprising verifying sufficiency of such funds through an electronic clearing house communicating with said host server POS terminal.

Claim 10 (Currently Amended) The method as claimed in claim 9, wherein said step g) comprises the step of causing the host server to cause the verification of verifying that the quantity of time desired to be purchased may be charged to said credit card comprising verifying through said electronic clearing house communicating with said host server POS terminal.

Claims 11-14 (Cancelled).

Claim 15 (Currently Amended) A method for providing a second personal identification number (PIN) number from a device comprising a conventional automated teller machine (ATM) or a point-of sale (POS) terminal, having a display screen and printing capability and a pre-existing communication capability with an existing host server computer system operated by a financial institution, to a patron of said device who accesses said device

through provision to said device of an encoded card and first personal identification number (PIN), (i) without hardware modifications to said device, (ii) ~~without hardware additions to said existing system~~, and (iii) without additional communication links to a telephone service provider, to permit said patron access via said second PIN number to a fixed quantity of prepaid telephone time from at least one of a plurality of said telephone service providers ~~provider~~, said ATM and said POS terminal vending items other than second PIN numbers, said method comprising the steps of:

a) ordering a block of telephone time from each of a plurality of telephone service ~~providers~~ ~~provider~~; wherein each of the plurality of telephone service providers has ascribed ~~b) — ascribing~~ second PIN numbers to individual allotments of telephone time, such allotments of telephone time together totaling substantially the ordered block of telephone time;

e) ~~b)~~ thereafter, causing ~~supplying~~ the ascribed second PIN numbers to be ~~supplied to the host server in a common form~~ ~~said telephone service provider~~;

~~d)~~ ~~c)~~ storing causing said second PIN numbers to be stored in the common form on the a host server which interfaces with said ATM and which is not a server operated by the telephone service provider;

e) ~~d)~~ causing to be made ~~making~~ available to said device via said host server said second PIN numbers, each of said second PIN numbers adapted, when provided by said patron during a telephone call to one of said telephone service provider, to allow telephone service for the patron for a period of time up to said individual allotment of telephone time;

f) ~~e)~~ querying causing said patron of said device to be queried as to whether the patron wishes to purchase telephone time;

g) ~~f)~~ causing the host server to cause a verification ~~verifying~~ that the patron has sufficient funds to purchase said quantity of telephone time, and charging such funds for said quantity of time;

h) ~~g)~~ upon satisfaction of ~~f)~~ ~~g)~~ above, causing the host server to select ~~selecting~~ one of said second PIN numbers; and,

i) ~~h)~~ causing the host server to cause said device to print ~~printing~~ said selected second PIN number and provide ~~providing~~ it to such patron via the ATM or POS's existing statement printer, without the ATM or POS contacting the telephone service provider prior to, or during, the dispensing of said second PIN number from said device.

Claim 16 (Previously Presented) The method as claimed in claim 15, wherein said funds comprise funds held by said patron in a bank account.

Claim 17 (Previously Presented) The method as claimed in claim 15, wherein said funds comprise funds which may be advanced by charging a credit card.

Claim 18 (Currently Amended) The method as claimed in claim 15, further comprising the step after step ~~e)~~ ~~h)~~ of:

in response to input from said patron as to whether the patron desires to purchase telephone time, ~~querying~~ causing said patron to be queried as to whether the patron desires to charge the patron's credit card or to debit the patron's bank account;

in the event that the patron desires to charge the patron's bank account, causing
the host server to cause a verification ~~verifying~~ through an electronic clearing house coupled to
the host server that the patron has sufficient funds to purchase said quantity of telephone time,
and causing a charging said bank account for said quantity of time; ; and

in the event the patron desires to charge the patron's credit card, causing the host
server to cause a verification ~~verifying~~ through the an electronic clearing house that the quantity
of time desired to be purchased may be charged to said credit card, and causing charging said
credit card for said quantity of time.

Claim 19 (Cancelled).

Claim 20 (Currently Amended) The method for providing a quantity of pre-paid
telephone time from a device as claimed in claim 15, wherein said second PIN numbers
~~comprising~~ comprise a plurality of groups of second PIN numbers, each second PIN number in a
respective group of said groups of second PIN numbers permitting telephone service for a pre-
determined quantity of time, each second PIN number within a respective group providing a
different quantity of pre-paid telephone time than second PIN numbers within another group,
further comprising the steps of:

~~querying~~ causing said patron to be queried in step e) ~~f)~~ as to what quantity of a
number of predefined quantities of telephone time such patron wishes to purchase; and

in response to input from said patron as to the particular quantity of telephone
time desired to be purchased, causing the host server to select ~~selecting~~ a second PIN number

from a respective group of second PIN numbers which provides telephone time corresponding to the particular quantity of pre-defined quantities of telephone time selected by said patron.

Claims 21-22 (Cancelled).

Claim 23 (Currently Amended) The method for providing a quantity of telephone time from a device as claimed in claim 15, further comprising, after or at the same time as step e) ~~f)~~, ~~querying~~ causing the patron of said device to be queried as to whether the patron wishes to purchase telephone time from a selected list of telephone service providers.

Claim 24 (Currently Amended) A method for providing a second PIN number from a device comprising a conventional point-of sale (POS) terminal or automated teller machine (ATM) which is operatively connected to a host server operated by a financial institution, to a patron of said device, ~~(i)~~ without hardware modifications to said device, ~~;(ii)~~ ~~without hardware additions to said existing system;~~ and ~~(iii)~~ without additional communication links to a telephone service provider, to permit said patron access to a fixed quantity of prepaid telephone time from at least one of a plurality of said telephone service providers ~~provider~~ via said second PIN number and without said device contacting said telephone service provider prior to or during; dispensing said second PIN from said device, said POS terminal or ATM vending items other than second PIN numbers, said method comprising the steps of:

a) ordering a pre-determined amount of telephone time from each of a plurality of telephone service providers ~~provider~~, wherein each of the plurality of telephone service providers

has ascribed b) ~~ascribing~~ second PIN numbers to individual allotments of telephone time totaling ~~substantially the ordered pre-determined amount of telephone time from said telephone service provider, and~~

b) thereafter, causing supplying the ascribed second PIN numbers to be supplied to the host server in a common form, ~~said telephone service provider~~ each of said second PIN numbers adapted, when provided to a patron of such device and subsequently supplied by the patron to the telephone service provider, to allow telephone service for said patron for said individual allotment;

c) ~~storing~~ causing said second PIN numbers to be stored in the common form on ~~the~~ a host server which interfaces with said ATM or POS terminal and which is not a server operated by the telephone service provider;

d) ~~querying~~ causing a patron of such device, who accesses the device by providing the device with an encoded card and a first PIN number, to be queried as to whether the patron wishes to purchase telephone time;

e) in response to a positive reply, causing the host server to cause a verification ~~verifying~~ that the patron has sufficient funds to purchase said quantity of telephone time, and cause a debiting of such funds,

f) causing the host server to select ~~selecting~~ a second PIN number; and

g) ~~providing~~ causing said selected second PIN number to be provided from the host server to such patron via the ATM or POS's existing statement printer or visual display associated with such device.

Claim 25 (Previously Presented) The method as claimed in claim 24, wherein said funds constitute funds held by said patron in a bank account.

Claim 26 (Previously Presented) The method as claimed in claim 24, wherein said funds constitute funds which may be advanced by charging a credit card.

Claim 27 (Currently Amended) The method as claimed in claim 24, further comprising the step after step d) of:

in response to input from said patron as to whether the patron desires to purchase telephone time, causing ~~querying~~ said patron to be queried as to whether the patron desires to charge the patron's credit card or to debit the patron's bank account;

in the event that the patron desires to charge the patron's bank account, causing the host server to cause a verification ~~verifying~~ through an electronic clearing house coupled to the host server that the patron has sufficient funds to purchase said quantity of telephone time, and cause a charging of said bank account for said quantity of time; and

in the event the patron desires to charge the patron's credit card, causing the host server to cause a verification ~~verifying~~ through the an electronic clearing house that the quantity of time desired to be purchased may be charged to said credit card, and cause a charging of said credit card for said quantity of time.

Claim 28 (Cancelled).

Claim 29 (Currently Amended) The method as claimed in claim 27, wherein said step of causing the host server to cause a verification ~~verifying~~ that the patron has sufficient funds to purchase said quantity of telephone time comprises the step of causing the host server to cause a verification of the ~~comprising~~ ~~verifying~~ sufficiency of such funds through said electronic clearing house communicating with said device.

Claim 30 (Currently Amended) The method as claimed in claim 29, wherein said step of causing the host server to cause a verification ~~verifying~~ that the quantity of time desired to be purchased may be charged to said credit card comprises the step of causing the host server to cause the verification ~~comprising~~ ~~verifying~~ through said electronic clearing house communicating with said device.

Claim 31 (Currently Amended) A method for crediting, via a device comprising a conventional POS terminal or a conventional ATM, having pre-existing communication capability with a host server ~~an existing computer system~~ operated by a financial institution, a quantity of predetermined telephone time to a patron who possesses a wireless telephone having a pre-assigned telephone number, which permits said patron, after the initial provision by said patron of a second personal identification number (PIN) to a telephone service provider, to thereafter utilize said telephone for a period up to said quantity of pre-determined quantity of telephone time without having at the time of each subsequent telephone call to provide said telephone service provider with said second PIN number prior to being permitted to make said telephone call, ~~(i) without hardware modifications to said device, (ii) without hardware additions~~

~~to said existing system, and (iii) without communication links to said telephone service provider,~~
said ATM or POS terminal vending items other than second PIN numbers, said method which
~~comprises~~ comprising in combination:

a) obtaining a block of telephone time from each of a plurality of telephone service ~~providers~~ provider; wherein each of the plurality of telephone service providers has ascribed ~~b) — ascribing~~ second PIN numbers to individual allotments of telephone time, ~~such allotments of telephone time together totaling substantially the obtained block of telephone time;~~

~~e) b)~~ thereafter, causing ~~supplying~~ the ascribed second PIN numbers to be supplied to the host server in a common form ~~said telephone service provider;~~

~~d) storing~~ c) causing said second PIN numbers to be stored in the common form on the a host server which interfaces with said ATM and which is not a server operated by the telephone service provider;

~~e) — making~~ d) causing the host server to make available to the device said second PIN numbers, each of said second PIN numbers being ~~determined~~ ascribed by one of the plurality of telephone service providers prior to a patron attempting to utilize said device to purchase telephone time;

~~f) — querying~~ e) causing a patron of said device, who accesses said terminal device through provision to the terminal device of an encoded card and a first personal identification number (PIN), to be queried as to whether the patron wishes to purchase telephone time ~~and what quantity of telephone time;~~ ;

~~g) — querying~~ f) causing said patron to be queried as to said quantity of time desired to be purchased ;

~~h) verifying~~ g) causing the host server to cause a verification that the patron has sufficient funds to purchase said desired quantity of telephone time;

~~i) h) causing the host server to cause a debiting~~ such funds;

~~j) i) causing the host server to select selecting~~ said second PIN number from a plurality of second PIN numbers, each of said second PIN numbers adapted, when supplied by said patron during a telephone call to a telephone service provider, to allow telephone service for the patron for a period of time up to said quantity of purchased time, the plurality of second PIN numbers being grouped into a plurality of groups of second PIN numbers, each group of second PIN numbers corresponding to a different quantity of time to be purchased;

~~k) j) causing the host server to provide providing~~ said selected second PIN number to such patron via the ATM or POS's existing statement printer or visual display associated with such device, without said device contacting the telephone service provider prior to, or during dispensing said second PIN number to said patron;

~~l) k) the telephone service provider corresponding to the selected second PIN~~ receiving said selected second PIN number from said patron;

~~m) l) the telephone service provider corresponding to the selected second PIN~~ correlating the pre-assigned telephone number of said wireless telephone with a corresponding account held by said telephone service provider corresponding to the selected second PIN in respect of said patron; and

~~n) m) the telephone service provider corresponding to the selected second PIN~~ crediting said account with said quantity of pre-determined telephone time purchased by said patron as ascertained from said second PIN number.

Claim 32 (Previously Presented) The method as claimed in claim 31, wherein such funds constitute funds held by said patron in a bank account.

Claim 33 (Previously Presented) The method as claimed in claim 31, wherein said funds constitute funds which may be advanced by charging a credit card.

Claim 34 (Currently Amended) The method as claimed in claim 31, further comprising the step after step f) e) of:

in response to input from said patron as to whether the patron desires to purchase telephone time, causing ~~querying~~ said patron to be queried as to whether the patron desires to charge the patron's credit card or to debit the patron's bank account;

in the event that the patron desires to charge the patron's bank account, causing the host server to cause a verification ~~verifying~~ through an electronic clearing house coupled to the host server that the patron has sufficient funds to purchase said quantity of telephone time, and cause a charging of said bank account for said quantity of time; and

in the event the patron desires to charge the patron's credit card, causing the host server to cause a verification ~~verifying~~ through the ~~an~~ electronic clearing house that the quantity of time desired to be purchased may be charged to said credit card, and cause a charging of said credit card for said quantity of time.

Claim 35 (Cancelled).

Claim 36 (Currently Amended) The method as claimed in claim 31, wherein:
said wireless telephone possesses a specific frequency and identification code;
said selected second PIN number is received from said patron by way of a
telephone call from said patron on said wireless telephone; and
said pre-assigned telephone number is correlated to said account of said patron
when said telephone call is received from said patron.

Claim 37 (Currently Amended) The method as claimed in claim 36, said
telephone number of said wireless telephone ascertained by said telephone service provider at the
time said patron communicates said selected second PIN number to said service provider, said
service provider thereafter matching said telephone number with said account and subsequently
crediting said account with said predetermined quantity of telephone time.

Claim 38 (Currently Amended) The method as claimed in claim 7, wherein said
step of causing the host server to select ~~selecting~~ one of said second PIN numbers comprises the
step of comprising said POS interfacing with said host server and being provided with a second
PIN number having an associated allotted telephone time.

Claim 39 (Currently Amended) The method as claimed in claim 15, wherein
said step of causing the host server to select ~~selecting~~ one of said second PIN numbers comprises

the step of comprising said device interfacing with said host server and being provided with a second PIN number having an associated allotted telephone time.

Claim 40 (Currently Amended) The method as claimed in claim 24, wherein said step of causing the host server to select ~~selecting~~ one of said second PIN numbers comprises the step of comprising said device interfacing with said host server and being provided with a second PIN number having an associated allotted telephone time.

Claim 41 (Currently Amended) The method as claimed in claim 31, said step i) ~~j) of selecting said second PIN number comprising~~ comprises the step of said device interfacing with said host server and being provided with a second PIN number having an associated allotted telephone time.

Claim 42 (Currently Amended) The method as claimed in claim 7, wherein each of the plurality of telephone service providers ascribes the ~~said step of ascribing~~ second PIN numbers to individual allotments of telephone time ~~by further comprising the step of ascribing a~~ plurality of groups of second PIN numbers; second PIN numbers with one group of said plurality of groups of second PIN numbers having ascribed thereto a different allotted quantity of telephone time than said second PIN numbers within another of said plurality of groups of second PIN numbers.

Claim 43 (Currently Amended) The method as claimed in claim 15, wherein
each of the plurality of telephone service providers ascribes the said step of ascribing second PIN
numbers to individual allotments of telephone time by further comprising the step of ascribing a
plurality of groups of second PIN numbers; second PIN numbers with one group of said plurality
of groups of second PIN numbers having ascribed thereto a different allotted quantity of
telephone time than said second PIN numbers within another of said plurality of groups of
second PIN numbers.

Claim 44 (Currently Amended) The method as claimed in claim 24, wherein
each of the plurality of telephone service providers ascribes the said step of ascribing PIN
numbers to individual allotments of telephone time by further comprising the step of ascribing a
plurality of groups of second PIN numbers; second PIN numbers with one group of said plurality
of groups of second PIN numbers having ascribed thereto a different allotted quantity of
telephone time than said second PIN numbers within another of said plurality of groups of
second PIN numbers.

Claim 45 (Currently Amended) A method for providing a second personal
identification number (PIN) from a device comprising a conventional automated teller machine
(ATM) or a point-of-sale (POS) terminal, having a ~~display screen and~~ printing capability and a
pre-existing communication capability with a host server ~~an existing computer system~~ operated
by a financial institution, to a patron of said device who accesses said device through provision
to said device of an encoded card and first personal identification number (PIN), ~~(+)~~ without

hardware modifications to said device , ~~(ii) without hardware modifications to said existing system,~~ and ~~(iii)~~ without additional communication links to a telephone service provider, to permit said patron access via said second PIN number to a fixed quantity of prepaid telephone time from at least one of a plurality of said telephone service providers provider, said ATM or POS terminal vending items other than second PIN numbers, said method comprising the steps of:

a) obtaining a block of telephone time from each of a plurality of telephone service ~~providers provider,~~ wherein each of the plurality of telephone service providers has ascribed b) ~~ascribing~~ second PIN numbers to individual allotments of telephone time , ~~such allotments of telephone time together totaling substantially the obtained block of telephone time;~~

~~e) b)~~ thereafter, causing supplying the ascribed second PIN numbers to be supplied to the host server in a common form ~~said telephone service provider;~~

~~d) storing c)~~ causing said second PIN numbers to be stored in the common form on the a host server which interfaces with said ATM device ~~and which is not a server operated by the telephone service provider;~~

~~e) making d)~~ causing the host processor to make available to said device via said host server said second PIN numbers, each of said second PIN numbers adapted, when provided by said patron during a telephone call to ~~said~~ the corresponding telephone service provider, to allow telephone service for the patron for a period of time up to said individual allotment of telephone time, said second PIN numbers being grouped into a plurality of groups of second PIN numbers, each group of second PIN numbers corresponding to a different quantity of allotted time to be purchased;

~~f) querying~~ e) causing the host processor to cause said patron of said device to be queried as to whether the patron wishes to purchase telephone time and the telephone service provider from which the telephone time is to be purchased;

~~g) f) causing the host server to cause a verification verifying~~ that the patron has sufficient funds to purchase said quantity of telephone time, ~~and charging such funds for said quantity of time;~~

~~h) g) upon satisfaction of g) f) above, selecting~~ causing the host processor to select one of said second PIN numbers having an allotted time corresponding to the amount of time and the telephone service provider selected by said patron; and,

~~i) causing the device to print printing~~ said selected second PIN number and providing it to such patron via the ATM or POS's existing statement printer, without the ATM or POS contacting the telephone service provider prior to, or during, the dispensing of said second PIN number from said device.